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a witness receiving the payment document;
confirmation means for confirming by the seller that the content of each of the seller records is in agreement with the content of the payment document sent to the seller from the witness, wherein said witness certifies and registers the payment document as being accurate once said confirmation means confirms the payment document; and
memory means for storing in memory documents registered by said witness.

Sub C2

7. (TWICE AMENDED) An account settlement system, comprising:

notarization document making means for making notarization documents for each of one or more buyer records, the buyer records being based on one or more seller records sent from a seller to the buyer;

sending means for sending to a notarization authority the notarization documents, and for sending the notarization documents from the notarization authority to the seller;

confirmation means for confirming by the seller whether the contents of the seller records are in agreement with the contents of the notification documents ;

a witness having the notarization authority and certifying that the notification documents are accurate after the seller confirms that the seller records agree with the notarization documents ;

memory means for storing in a memory the notarization documents certified by said witness;

detailed payment statement making means for making, with reference to the notarization documents stored in the memory, a detailed payment statement, upon which payment to the seller by the buyer is to be based;

funds transfer request means for requesting a transfer of funds, based on the detailed payment statement; and

notification means for notifying said witness of a transfer of funds; when funds are transferred to the seller based on the funds transfer request.

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Sub C3

15. (TWICE AMENDED) An account settlement system utilizing a witness system, comprising:

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notarization document making means for making notarization documents for each of one or more seller records, the seller records being based on one or more buyer records sent from a buyer to the seller;

sending means for sending to a notarization authority the notarization documents, and for sending the notarization documents from the notarization authority to the buyer;

confirmation means for confirming by the buyer whether the contents of the buyer record are in agreement with the contents of the notarization documents;

a witness having the notarization authority and certifying that the notarization documents are accurate after the buyer confirms that the buyer records agree with the notarization documents;

memory means for storing in a memory the notarization documents certified by said witness;

detailed payment statement making means for making, by said buyer, with reference to the notarization documents stored in the memory, a detailed payment statement upon which a set-off payment by the seller to the buyer is based; and

request means for requesting a financial institution to issue a check to the buyer, based on the detailed payment statement.

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17. (TWICE AMENDED) An account settlement system utilizing a witness system, comprising:

notarization document making means for making notarization documents for each of one or more seller records sent from a seller to a buyer;

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sending means for sending to a notarization authority the notarization documents, and for sending the notarization documents from the notarization authority to the seller;

confirmation means for confirming by the seller whether the contents of the seller records are in agreement with the contents of the notification documents;

a witness having the notarization authority and certifying that the notification documents are accurate after the seller confirms that the seller records agree with the notarization documents;

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memory means for storing in a memory the notarization documents certified by said witness;

detailed payment statement making means for making, with reference to the notarization documents stored in the memory, a detailed payment statement, upon which payment to the seller by the buyer is to be based; and

request means for requesting a financial institution to issue a note to the buyer.

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25. (TWICE AMENDED) A method for document confirmation by a witness system, comprising:

making confirmatory documents for each of one or more seller records sent from a seller to a buyer;

sending to a witness the confirmatory documents and sending the confirmatory documents from the witness to the seller;

confirming by the seller whether the contents of the seller records are in agreement with the contents of the confirmatory documents;

certifying, by the witness, that the confirmatory documents are accurate, and notifying the buyer and the seller of the certification; and

storing the certified documents in a memory.

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26. (TWICE AMENDED) An account settlement method utilizing a witness system, comprising:

making notarization documents for each of one or more seller records sent from a seller to a buyer;

sending to a notarization authority the notarization documents;

confirming by the seller whether the contents of the seller records are in agreement with the contents of the notarization documents;

notarizing, by a witness having the notarization authority, that the documents are accurate and notifying the buyer and the seller of the notarization, after the seller confirms that the seller records agree with the notarization documents;

storing in a memory the notarized documents;

making, with reference to the stored notarization documents, a detailed payment statement upon which is based payment by the buyer to the seller; and

requesting the transfer of funds to the seller, based on the detailed payment statement.

27. (TWICE AMENDED) A computer-readable memory medium containing a program causing a computer to execute document confirmation processes performed by a witness system, and comprising a process of:

making, for each of one or more seller records sent from a seller to a buyer, a confirmatory document;

sending, to a witness, the confirmatory document, and sending the confirmatory document from the witness to the seller;

confirming by the seller whether the contents of the seller records are in agreement with the contents of the confirmatory document;

certifying by the witness that the confirmatory document is accurate, and notifying the buyer and the seller of the certification, after the seller confirms that the seller records agree with the confirmatory document; and

storing in a memory the certified document.

28. (TWICE AMENDED) A computer-readable memory medium containing a program causing a computer to execute an account settlement process using a witness system, and comprising a process of:

making, for each of one or more seller records sent from a seller to a buyer, a notarization document;

sending, to a notarization authority, the notarization document, and sending the notarization document from the notarization authority to the seller;

confirming, by the seller, whether the contents of the seller records and the contents of the notarization document are in agreement;

notarizing, by a witness having the notarization authority, that the notarization document is accurate, and notifying the buyer and the seller of the notarization, after the seller confirms that the seller records agree with the notarization document;

storing, in a memory, the notarized document;

making, with reference to the notarized document, a detailed payment statement upon which is based payment by the buyer to the seller; and